CCU Study Abroad Program Development & Implementation Guide for Program Leaders

IMPORTANT DATES

Thursday, Jan. 22, 2015: Seminar CeTeal Writing Circle Begins (Runs four consecutive Thursdays)
  Time: 1:40 m- 2:55pm
  Location: CeTeal Writing Center (KRNS 210)

January 30, 2015: Deadline to email intent to submit a program proposal for short-term study abroad programs for the 2015/16 cycle (include name of program leaders, location, time period [ May, Spring, Summer I, etc.] and courses being considered). Send email with this information to Geoff Parsons (parsons@coastal.edu) and your department chair please.

Thursday, Feb. 5, 2015: Study Abroad Program Development Workshop
  Time: 3:30-5pm
  Location: Singleton Building 112 (Dawsey Conference Room)

Monday, Feb. 20, 2015: Deadline to submit completed application to Department Chair for signatures

Friday, March 6, 2015: 2015/2016 Study Abroad Program Applications due in to Office of International Programs and Services with all materials and signatures completed

April 2015: Program decisions to faculty

CONTACT INFORMATION

Office of International Programs & Services
Lib Jackson Student Union, A109
www.coastal.edu/studyabroad

Mr. Geoff Parsons, Director of International Programs & Services
Phone: 1 843 349 2054
Email: parsons@coastal.edu

Ms. Lori Patterson, Study Abroad Coordinator
Phone: 1 843 349 2684
Email: lori@coastal.edu

Last Updated: December 23, 2014
Thank you for your interest in developing a short-term study abroad program! Developing an academic program and leading a group of students to another country is a wonderful experience that also entails considerable responsibility, and the Office of International Programs and Services (OIPS) is readily available to assist CCU faculty and staff (“Program Leaders”) interested in leading study abroad programs through this process.

This document is a guide for program leaders interested in developing and leading a study abroad program through Coastal Carolina University, and provides important information about the program requirements, recruiting and selecting student participants, and preparing for departure. **All faculty and staff members interested in leading a study abroad program for CCU are required to review this document prior to submitting program applications.**

**Application Information**

CCU faculty and staff (“Program Leaders”) interested in leading a program need to submit only one application per proposed program. Each application must be completed and submitted to Geoff Parsons in the Office of International Programs by **Friday, March 6, 2014**. Please note that there is a new application for 2015-16 short-term study abroad programs application cycle, and this application is the same for both established and new short-term study abroad programs. In addition to submitting a signed hard-copy application, program leaders will need to send OIPS an electronic file version of the application along with any attachments (please no scanned documents) so that information can be efficiently utilized for marketing purposes.

**Program Leader Expectations, Roles & Responsibilities**

Taking a group of students abroad can help-faculty share their disciplinary areas in a new ways with students. This process is an institutional endeavor and an extension of many critical functions of Coastal Carolina University. Program leaders become the representative of the institution in the context of an international location far removed from the home campus. For this reason, program leaders must possess experience in the country/countries in which the proposed program is taking place; and experience in leading a study abroad program through Coastal Carolina University; and competency in the language(s) used in the respective country/ies. **This requirement may be met as an aggregate of skill sets across program leaders.** Experience leading a CCU group abroad may be met by successfully participating in the Faculty Peer Mentor program prior to leading a program.

Program leaders leading a CCU program are expected to function as a team, collaborating together to develop an agenda that meets the course learning outcomes; determining if there is adequate student interest in the program; developing a budget; recruiting students; holding information sessions and pre-departure orientation meetings; supervising the group while supporting CCU policies abroad and equally sharing responsibility for all students on the program; and reconciling travel expenses via appropriate support services after they return from their trip (departmental administrative assistance and/or Office of International Programs).

Directing a study abroad program entails additional responsibilities when compared with the on-campus roles. While abroad, **program leaders must be available to be of assistance at all times** to participating students in case an emergency arises. Program leaders must remain in the same city as their students during program free time (e.g., cannot fly/train/drive away for the weekend to another country/city) while abroad. They must also share their contact information with students and be reachable by cellphone at all times so that they can respond to emergencies quickly and/or share important information (e.g. travel...
advisories, critical notifications from CCU) in as expedient a manner as possible with students and local partners.

Developing a Study Abroad Program

Please use the information below as a guide for developing a new study abroad program or updating any established programs.

- **Determine Program Leaders.** Two faculty members or a faculty member and a full-time university employee must accompany all study abroad program groups. The only exception to this requirement is taking students to a partner institution, research institution or language schools where there is a full-time staff member to assist with administrative and safety concerns. Program leaders are encouraged, whenever possible, to include both male and female program leaders as collaborators on these travel study experiences to assist in better serving the needs of both male and female students that may arise abroad. In some cases a person who does not work for the university may be approved to serve as an accompanying person to provide requisite experience for the study group.

  It is also advised that program leaders or their department chairs identify alternate faculty/staff to go on the program should any designated program leaders become unable to participate in the study abroad program.

- **Discuss ideas with the department chair to determine program academic viability.** Programs that include faculty from multiple departments and/or colleges are also welcome. Many times developing programs that offer multiple courses enable students to complete requirements for many areas of their curriculum at the same time and are therefore more attractive. It is also strongly encouraged that Program Leaders consult CCU faculty/staff members who have previously led study abroad programs as they are a valuable resource for sharing lessons learned, and helping understand what it is like to be in charge of a group of university students around the clock for an extended period of time. Their first-hand experience can be extremely helpful for defining goals and deciding how to structure the program. Potential program leaders are invited to participate in the CeTeal Writing Circle beginning Jan. 22, 2015. Other opportunities to do so in this program cycle will be available on Thursday, February 5 in Singleton 112 (Dawsey Conference Room) from 3:30-5pm, where all faculty and staff interested in developing a program for 2015/16 cycle are invited to ask questions, hear from previous program leaders, and identify potential partners for program development.

- **Assess student interest in the program.** Prior to applying, program leaders are expected to talk with students to determine the level of interest in participating in the program being proposed and to review the biannual student interest survey in study abroad. It will be important for program leaders to gauge how much students would be willing to pay, generally, for such a program, and what experiences they would like to have while abroad. Some insights can be derived from the survey that is done every few years at CCU. The 2014 survey of student interest is available by request from the Office of International Programs and Services and is posted online by clicking here: http://www.coastal.edu/international/facultyresources/short-termstudyabroadprogramdevelopment/

- **Determine courses and credits offered.** All short-term study abroad programs sponsored by CCU must be tied to academic credit. In cooperation with his or her academic department, a faculty member can propose any course that would benefit from the participative engagement of being outside the
United States to deliver on its learning outcomes. Faculty should give consideration to the strategic
goals of their department and college in preparing such proposals, as well as consider partnering with
faculty members from other departments to build a larger cluster of CCU students who could
participate in the experience. It is also possible to cooperate with international partners, such as our
Spanish language programs do, to have transfer credit from accredited institutions be a part of the
package that CCU students receive (e.g., students take 1 3-credit CCU course from you and take another
3-credit course from the international partner institution from which they receive a transcript showing
those credits that are transferable back to CCU). A variety of ways to organize the program are possible
but in all cases student participants **MUST** be registered for CCU credit.

In determining the course and number of credits to assign to a course, bear in mind that study abroad
programs must have the same academic rigor as on-campus classes. They may be offered as traditional
3-credit/ 4-credit courses offered abroad (e.g., SPAN 120, MSCI 473/L), as 1 – 3 credit independent
studies, or as a part of alternative course requirements for courses offered during regular academic
semesters (e.g., Management on the High Seas was previously offered as an alternative assignment in
sections of CBAD 475 or 474 to students participating in the travel study experience). Although most
programs take place during Maymester, they can be offered during other university breaks (Spring,
Thanksgiving, or Summer I or Summer II).

Readings and other work assigned should be comparable to that assigned for an on-campus course of
similar credit value. **Twenty-one hundred (2100) instructional minutes is the minimum requirement
for a three-credit hour course.** Consider assigning pre-departure readings, presentations, and/or
projects, as these will enhance both the students’ progress toward meeting course objectives and their
experience abroad. Instructional hours include any time the students are engaged in achieving course
objectives: classroom time, tours, museum visits, etc. Travelling time does not count toward
instructional time.

To assign a course number for the program, use an existing CCU course number from the department or
a designated study abroad course number. If assigning a new course number, follow departmental
procedures for submitting course offerings. Students may register for the number of courses allowed
by the approved program.

Faculty should also give consideration to whether they would like their courses to be pre-approved to
satisfy Core Goal 5b – Global Awareness or other core curriculum goal and/or to serve as designated Q
courses for experiential learning as a part of the QEP program. Faculty will have an opportunity in the
application to indicate if they will be seeking Core Goal 5B preapproval for courses, and/or if they
would like to initiate the process for Q course designation. Program leaders should explain to their
students in the recruitment stage exactly what core curriculum goals the course fulfills.

- **Develop a detailed program itinerary and budget.** As part of the program application, program
  leaders will need to submit a daily itinerary and budget. When developing program costs, please take
  into consideration the time of year of travel, type of accommodations, male/female ratio, number of
  sites to be visited and the number of faculty members on the study abroad program trip, as well as
  other items that will have an impact on costs. If program leaders need assistance working through this
  part of the planning, the Office of International Programs and Services staff is available to help.

  Logistics should be also included in the program budget, for example where the students/faculty will be
  staying, how the group will get around town, price of admission into museums, etc. If program leaders
  have contacts abroad, they may wish to make use of them in developing the program. Contacts abroad
  may include colleagues at other institutions, local service providers such as tour companies, or
members of professional organizations related to your field of expertise. These contacts may be able to provide guidance concerning facilities available to you and your group during your program, and have a unique perspective of the relative safety of your chosen destination. However, program leaders who choose to work with any outside vendors or organizations to help craft and support the program must consult with the Office of International Programs prior to finalizing their proposal as specific guidelines need to be followed to ensure they adhere to university procurement and contract agreement policies. Programs that seek to include homestay elements in the study program will need to demonstrate how the homestay families/arrangements have been vetted for student safety. Consideration should also be given to the minimum number of students required to make the program function and the maximum number that could be accommodated on the respective program.

As program leaders develop their program, the application should mention any specific physical demands/requirements. Bear in mind that the university is bound by the Americans with Disabilities Act, and program leaders are expected to make reasonable accommodations for all applicants. In the program proposal, program leaders are expected to make students aware of the physical demands of the program, and possible limitations involving foreign travel. Coastal’s Coordinator of Student Disabilities Services in our Counseling Services Office is a useful resource available to program leaders.

- **Calculate Program Fees.** As part of the application process, program leaders will need to calculate the Program Fees per student, which are the costs that students will need to pay in addition to Tuition, as well as provide Estimated Student Out-of-Pocket Expenses. In most cases, the cumulative costs of Program Fees, Tuition and Out-of-Pocket Expenses has the greatest impact on whether or not students decide to participate in a study abroad program. If the costs are too great, the program may not have enough participants to take place. The 2014-2015 tuition is $315 per CCU credit hour for in-state students and $385 per CCU credit hour for out-of-state students per CCU credit hour. The 2015-2016 tuition fees are still not known, and will be shared once they have been released.

The budget template provided is meant to assist program leaders to calculate costs of the program. It can be accessed in the application or at this link here: [http://www.coastal.edu/international/facultyresources/short-termstudyabroadprogramdevelopment/](http://www.coastal.edu/international/facultyresources/short-termstudyabroadprogramdevelopment/)

Because each program is different, Program Leaders should feel free to edit the budget according to their program. However, Program Fees must take exchange rates into consideration and must include the following:

- Lodging for every night abroad
- Two meals per day for students are strongly encouraged (group or individual). If not, please make sure it is clear how much students should expect to pay for meals in the Estimated Out-of-Pocket Expenses.
- International transportation (airfare and ground)
- Local transportation (e.g. buses, subway, trains)
- Field trips/excursions/admissions
- Health Insurance ($39 per participant/month for each program) is required to be included on ALL programs
- 10% Contingency Fee
- Student Shared Program Leader Expenses (these are the part of the Program Leaders’ traveling costs that are to be covered by students) and those committed to be covered by the department
- If applicable, visa fees
- If applicable, host institution tuition and fees
- If applicable, additional incidentals, tips, consultant fees, equipment, etc.
If desired, Liability Insurance can be provided for all travelers as well at the rate of $85.50 for up to 6 months participation in the program.

Generally speaking, most programs build a budget such that at least eight to twelve students are required to cover the programs expenses for each Program Leader. If a college or department will help with program expenses, then the dollar amount to be shared among the students will be reduced. The number of students selected for a program will be a factor in determining the budget. If needed, OIPS can help Program Leaders develop a budget and determine the minimum number of participants needed to cover costs and yet remain affordable for students. It should also designate, if resources or local services have upward restrictions, a maximum number of students who can be served on the program.

Important Risk, Health and Safety Considerations

The University pays very close attention to Department of State (DOS) travel advisories and warnings. Student safety comes first. If planning a program, it is university policy that a minimum of 12 months after the reporting of any travel warning or advisory to a destination must pass before any consideration will be given to the proposal. Program Leaders also need to research if participants will need any immunizations prior to departure. CCU defers to the Centers for Disease Control (CDC) regarding recommended vaccinations and medications.

Check the following key Web sites for all countries you plan to visit for travel warnings/advisories:

- The U.S. State Department site at http://travel.state.gov/
- The Centers for Disease Control and Prevention issue advisories related to health issues on their site at http://wwwn.cdc.gov/travel/default.aspx (note: the “n” after “www” is correct)

Risk assessment is a vital part of program planning. As program leaders look over their proposed itinerary, determine what could possibly go wrong at each step along the way and how those issues would or could be addressed. Lost baggage, missed flights, the illness of a student or of a program leader, and lack of transportation on arrival have all been known to happen. Every effort must be made to ensure the reliability, reputation, and safety record of each service provider in advance of the experience. Mandatory orientation programs for the program leaders and for the students will be coordinated through the Office of International Programs and Services to assure optimal visibility of the processes and practices in place to assure safety and security along the way of all participants, familiarity with basic information about the country and area to which the group is traveling, and clear lines of communication for behavioral or other issues that may arise on the program.

Program leaders are responsible for providing students with a stimulating academic experience in as safe an environment as is feasible given the nature of the program. With this in mind, program leaders must make certain all activities being proposed in the program are also covered under the insurance as many insurance policies do not cover injuries sustained during high-risk activities. Please reference document 2014 CCU Study Abroad Insurance in the Appendix to see if the activities proposed are covered by insurance. Program leaders are also strongly encouraged to reach out to OIPS if there are any questions about coverage.

Program leaders are liable for student safety only insofar as they put the students at unnecessary risk, have not informed the students of potential risk, or are not acting in the program leader’s capacity as a program leader (i.e., are away from the group and are unavailable for contact during the program). While program
leaders will certainly have free time, they should be available at all times for students requiring assistance. Program Leaders are required to let the students know when they plan to be off on their own during program free time and must have a means for students to contact them. Specifically, cell phones issued by the Office of International Programs to Program Leaders must be on at all times and responded to at all times during a program. You are encouraged to call the Designated Contact Person in the Office of International Programs to discuss concerns at any time.

It is important that program leaders share their phone numbers with students and other program leaders, and also collect all of the students' numbers. It is also critical to share with the students the ways to call that cell phone number from each country environment in which the program will operate. Students will oversleep, be late for excursions or possibly just forget an activity. Program leaders need to be able to contact them in an instant if necessary. Students should be encouraged to have cellphones with them on the trip—even if only for emergency purposes.

**Program Proposal Review and Approval Process**

Each fall, the International Programs Committee, in consultation with the Office of International Programs and Services and the Associate Provost for Global Initiatives, will establish the timeline for submission, review, and notification of program proposals for short-term study abroad programs for the upcoming academic year. For the 2015/16 program cycle, these deadlines have been established as:

January 30, 2015: Deadline to notify your Department Chair and Geoffrey Parsons (parsons@coastal.edu) of your intent to submit a short-term proposal for the 2015/16 academic year (including from August 2015 - Summer 2016)

February 20, 2015: Deadline to provide your completed program proposal (including all attachments and with signatures from all program leaders) to your department chair for review and approval.

February 25 – March 5, 2015: Individual colleges complete their review cycle for the proposals. Those proposals involving multiple colleges will need to be reviewed and approved by each college dean for the courses included in the program proposal.

March 5, 2015: All completed program proposals (with all approvals through dean’s level completed) are due in the Office of International Programs and Services (Student Union A109) to include an electronic version of all pages, as well as a MS Word version of the application and an Excel version of the budget.

March 10 – March 18, 2015: International Programs Director reviews all program proposals and asks any remaining questions to program leaders. Additional information may be requested.

March 18 – April 7, 2015: International Programs Committee reviews the program proposals and makes recommendations to Associate Provost for Global Initiatives.
April 8 – 15, 2015: Associate Provost for Global Initiatives reviews and presents final recommendations to the Provost.

April 20, 2015: Disposition of the program proposals is communicated to the program leaders.

June 15, 2015: Program leaders of approved programs are asked to provide additional materials to the Office of International Programs and Services to set up marketing webpages for each program.

June/July 2015: Short-term programs for the upcoming year are showcased to students and parents at all orientation programs.

August 15, 2015: New short-term proposals are presented to the faculty at General Faculty Meeting

September 10, 2015: Faculty leaders are briefed on recruitment processes for 2015/16 cycle

September 15, 2015: Recruitment for the short-term programs opens

November 6, 2015: Deadline for scholarship applications for short-term study abroad programs for 2015/16

November 13, 2015: Deadline for short-term study abroad applications by students

November 16 – November 20, 2015: Student applications are reviewed by program leaders and accepted students are identified

December 4, 2015: Accepted students sign program acceptance letter including terms of payment

December 16, 2015: Associate Provost for Global Initiatives reviews application status and budget commitments of each program to determine if any programs should be cancelled. Any program leaders so affected are notified.

Student Recruitment

After the study abroad programs have been approved, the process of recruiting students begins. Program leaders, in collaboration with OIPS, have a number of opportunities and resources available to them to generate student interest, including the following:

- **Information Sessions:** Holding multiple information sessions is an excellent means of getting the word out about the program and is an effective way for program leaders to share details about the experience. It also allows program leaders to answer questions, gauge student interest and show photos or video of the area to be visited. Program leaders may want to consider asking students from previous years to share their experiences during these sessions, as well as obtain student contact information for follow up.

- **OIPS Website:** OIPS will use the information and photos provided in the program application to create a webpage for each approved study abroad program. To see an example of the webpage that will be created, please visit [http://www.coastal.edu/international/studyabroad/maymestershort-](http://www.coastal.edu/international/studyabroad/maymestershort-).
termprograms/. After the webpage has been developed, program leaders will have the opportunity to review the information on the webpage before it goes live. Program leaders are welcome to provide additional content and photos to increase attractiveness of their program webpage. Please note, though, OIPS retains the right to publish the webpage if program leaders do not review the content in a timely manner.

- **Promotional Materials**: Posters and electronic brochures and flyers are a simple way of reaching potential program participants. These can be distributed in locations throughout campus or targeted toward specific groups. Consistent use of a particular graphic or design is helpful so that students can easily recognize materials from your program. In general, please refrain from referring to the program as a "tour" or "study tour"; the study abroad program is an academic course offered by CCU, and program leaders need to reinforce to students that they are enrolling to study and learn, not to sightsee. Promotional materials should also identify specific physical demands/requirements so that students can decide if they are up to the challenge before completing an application. If needed, OIPS is also happy to assist in developing promotional materials.

- **Study Abroad Fairs**: Every semester, OIPS hosts 2-3 study abroad fairs and a Global Opportunities Fair each November on-campus. Program leaders are invited to participate in the fairs and talk with students about the program being offered, and will be notified when the fairs are scheduled to take place.

**Student Application Process – FAQs**

Below are frequently asked questions program leaders will likely be asked by interested students. Please review the information so that students are receiving accurate and consistent information from all program leaders.

**What is the process for students interested in applying for a short-term study abroad program?**

Currently, students apply for short-term study abroad programs online. Students can access the application through the website: [www.coastal.edu/studyabroad](http://www.coastal.edu/studyabroad). To complete the application, the student must do the following:

- Provide basic information about herself/himself (e.g. name, major, passport number, emergency contact information);  
- make $25 non-refundable application fee online;  
- accept Conditions of Participation;  
- upload a Statement of Purpose (a Word document or PDF);  
- submit a copy of an unofficial transcript to OIPS in Jackson Student Union A109;  
- complete Disciplinary Status Form (processed by Dean of Students in Kearn 105)  
- make a $500 deposit to Student Accounts (located in Baxley Hall)

**Do students need a valid passport at the time of application?**

No, students do not need a valid passport at the time of application. However, passport information is required to book international air travel and OIPS will need to make copies of valid passports before purchasing airline tickets. For Maymester programs, a passport will be needed at the beginning of Spring Semester. If a student needs a new passport OR their passport expires within 6 months of the trip taking place, students should begin the application process as soon as possible to avoid paying expedited charges because some countries do not grant admission to those with passports expiring in the near future. Students needing visas will need to be able to make their passports available to the Office of International
Programs for the designated time frame for processing for any group visas required for the study program. They should therefore expect to be without their passport.

**When are applications due?**
In general, student applications for spring and summer programs are due November 13, 2015. Students must submit their applications through an online application process on CCU's international programs webpage. OIPS will then make sure that all pieces of the application packet have been completed and all supporting documents have been attached, and will send Program Leaders copies of the applications to make acceptance decisions. Applications are not considered complete without the required deposit.

**What are the Program Fees? When are they due?**
University policy is to require a $25 non-refundable application fee and a $500 deposit at the time of application. The student's application is considered complete only once the $25 non-refundable application fee and full $500 deposit have been made.

The balance of the program fees will be divided into thirds and collected by the OIPS in consecutive months at least 30 days in advance of departure and possibly sooner, unless future disbursement of financial aid has been accepted in lieu of payment. Collection of fees may be determined by the deposit requirements of the airlines and other providers. Students will be notified by OIPS after their acceptance into the program of the fee structure and timing for their program. Once approved, these students are obligated to pay these fees.

If program leaders are working with a partner institution that requires monies at a specific time, this information needs to be communicated with OIPS no later than the application deadline as this may impact the payment schedule communicated to the students on that program. This is important information that OIPS and students need to know prior to applying for the program.

**What is the refund policy? Are there withdrawal penalties?**
With regards to the $500 deposit, students who apply but are not accepted into the program will receive a full refund of their deposit within two weeks of the program decision being communicated to them. All students accepted into the program will be expected to complete their acceptance letters and make the next program payment (or provide any financial aid documents) by the date communicated to them on their acceptance letter.

The refund policy for those students who withdraw from a program is program specific. If CCU has made deposits for airline tickets and other expenses that cannot be recovered, then this money will not be returned to the student. Finding a suitable student substitute might be an alternative to receive some funds. In general, however, OIPS will make every effort to minimize the student's financial obligation for an early withdrawal from a program; however the $500 deposit and $25 application fee are non-refundable.

If Coastal Carolina University finds it necessary to cancel the program, all payments made will be refunded, less the application fee.

**Can students use financial aid/loans for short-term study abroad programs?**
All academic programs are considered financial aid eligible provided the students have unmet financial need. However, students will need to consult with the Financial Aid and Scholarship FAS to determine if they are eligible to use financial aid towards short-term study abroad program. **Students must meet with FAS prior to applying for the program**, and it is to their advantage to have this meeting early in the planning stage of the study abroad process. Each student's situation is different, and FAS will provide students with the appropriate guidance they need to plan accordingly. Furthermore, students may be able to use leftover
funds from their Spring semester financial aid allocations to pay for parts of their costs for the short-term study abroad programs in Summer. To speed this process, each student is asked to identify whether this is their directive when applying to the program. If a student has questions about using financial aid or loans for study abroad please direct them to Chrystal Medley in FAS (Baxley Hall). Contact information - Email: cmedley@coastal.edu; Phone: 843-349-2314.

Are there scholarships available to students for study abroad?
Yes, there are scholarships available for students interested in studying abroad. Each scholarship has specific requirements that students must meet in order to be eligible. More information can be found on the study abroad website at: www.coastal.edu/studyabroad. Here are the current scholarships:

- Horry County Higher Education Commission International Awareness Award
- Wall College of Business Board of Visitors International Programs Scholarship
- CCU/OLLI Global Awareness Award
- Edwards College of Humanities and Fine Arts Board of Visitors Study Abroad Scholarship
- College of Science Study Abroad Scholarship
- American Association of State Colleges and Universities Scholarship for Summer Short-term Study in China
- Programs 28 days or longer in one country may be eligible for Gilman Scholarships for students receiving Pell Grants.

The award amounts for each scholarship differs and each is determined through committees, based on student response to the essays and fulfilment of other scholarship criteria.

The application deadline for the above scholarships is November 6, 2015. To be eligible for the scholarship, students must have completed their online program application but do not have to made their $500 deposit. The scholarship funds cannot cover the deposit, but students receiving one of these scholarships will be expected to make their application and provide their deposit by the deadline noted in their scholarship award letter. Scholarships are used to cover/reduce the last of the payment amounts due for the program. Students will need to make all other payments for the program before the scholarship amount is credited applied. Other scholarships from outside organizations that are available are noted on the website noted above.

What are the Tuition Fees?
Students are charged CCU study abroad tuition at the appropriate rate (in-state or out-of-state) for the number of credits that will be awarded by the program through CCU. (In some programs, when some credits transfer back to CCU from the international partner, the costs of this tuition is included in the program fee.) Generally, the CCU tuition is not included in the program fee and will be billed to the student participant when the tuition bills go out to the other Maymester and summer school students. The tuition for 2014-2015 short-term travel study is $315 per CCU credit hour for in-state students and $385 per CCU credit hour for out-of-state students. Please note that this may change for 2015-2016 academic year. Spring Break tuition is paid with regular Spring tuition fees for the course(s).

Selecting Students for the Study Abroad Program

As a general rule, study abroad programs at Coastal Carolina University require participants to have at least a 2.50 GPA -- some require a 3.0 GPA. Program Leaders may choose, under clearly articulated exceptions, to approve the participation of someone whose GPA is below this amount, but in no cases will a student under academic probation conditions be approved for study abroad. Program leaders may determine whether to limit admission to a certain group (e.g. honors students, students in a particular major) to the extent that such exclusion is for academic programming purposes, but in all cases the exclusion must not violate any
legal directive regarding equal access. **When evaluating student applications, program leaders should outline screening criteria in writing and perhaps keep a graph or other spreadsheet for comparing applications, in case a student later questions why he or she wasn't accepted.** Justification must be provided for the acceptance of any student with an overall CCU GPA under 2.5, and no students currently on academic probation or suspension are eligible to participate.

OIPS **strongly encourages** that Program leaders to conduct in-person interviews with applicants to ensure participants will interact well with the group. If a student's conduct record is such that you are not willing to accept the student in your program, please document your concerns and share them with the Director of the OIPS so that the he can provide you with support if the decision is appealed.

Program leaders are the best judge of what the physical rigors of the program will be, so it will be up to you to determine whether or not students with disabilities or medical limitations will be able to participate successfully without further accommodation. Bear in mind that the university is bound by the Americans with Disabilities Act, and program leaders are expected to make reasonable accommodation for **all** applicants. Well in advance of departure, Program Leaders are expected to make students aware of the physical demands of the program, and possible limitations involving foreign travel. Coastal’s Coordinator of Accessibilities and Disabilities Services in our Counseling Services Office is a useful resource available to Program Leaders to determining accommodations. Students are encouraged to discuss needed accommodations and students accepted to the program are asked to reach out to the Accessibilities and Disabilities Services.

### Preparing for Departure

**Managing Personal and Group Finances**

Prior to departure, program leaders need to have a Travel Authorization (TA) completed and signed in order to be allowed to travel. If program leaders do not have support staff to help with this process, they should reach out to OIPS well in advance of departure for assistance. Regardless, OIPS **must** have copies of all TAs involving short-term academic programs. OIPS will process insurance for all participating CCU students and faculty. The cost of this insurance is required to be included in the budget for the program.

**Determine the Management Unit**

Determine with your department who will process expenses, payments and expense settlement account for your program.

Program leaders responsible for in-country expenses are expected to use a university credit card during the program. Cash advance requests are an option if credit cards are difficult to use in the destination countries.

- A **spend-down card** is a debit card that can be used for purchases and to withdraw money from ATMs in local currency. Generally, it takes a week to ten days for this card (Bank of America) to be delivered to a home address; the card will be loaded with the cash advance for you and your group a business day or two before you depart. Please note that requests for reimbursement for all cash purchases made must be tied into the exchange rate for that particular withdrawal. Expenses need to be reconciled within 30 days of the program concluding.
- In certain parts of the world and in certain circumstances a spend-down card can be impractical if not impossible due to in-country banking constraints. If that is the case, **cash advances** may be more appropriate. Program leaders requesting cash advances through OIPS must complete the
request at least 3 weeks prior to departure. Cash advances need to be reconciled within 5 business days of the program concluding.

- Generally speaking, Program leaders request any program-budgeted and approved per diem through cash advances to avoid transaction fees incurred from credit cards and to not comingle funds with those expended on the behalf of students. It will also make reconciling expenses easier upon return. However, program leaders have the option to choose how to receive their per diem. Regardless, if lodging is included in the per diem, Program leaders must have receipts for those accommodations. Program leaders do not need to provide receipts for meals except those for the whole group for which reimbursement is required. Per diem reimbursements are not allowable for meals included in the program (e.g., breakfast included in a hotel room rate, common closing banquet for all program participants).

The Office of Financial Services - Accounts Payable requires detailed records of all expenses. As such, program leaders will need to track the pre-approved expenses related to the program and keep accurate and original receipts or other acceptable records of purchases. For example, if you budgeted for lockers at a train station to hold luggage while the group undertakes an activity in that city and there is no receipt-issuing mechanism for the lockers, you can take a picture of the group using the lockers and take a picture of the cost per locker on the door of the locker, and then submit your statement indicating how much was spent on those lockers. It is recommended that all group expenditures for the students be paid by one program leader so that reimbursements and other reconciliations are less complex upon return from the program. Each program leader should travel with a complete list or copy of all pre-approved expenditures; copies of already paid expenditures; as well as a list of the outstanding expenditures (including their amount and targeted recipient). Should conditions suggest that the program leader needs to make additional expenditures not pre-approved on the program, they must reach out to the budgeting officer of their program (college, OIPS) to be sure that such funds are available prior to their commitment. In cases of emergencies, program leaders are asked to inform, as soon as reasonable possible, the Office of International Programs contact person to identify appropriate steps forward.

Upon program conclusion, program leaders will need to submit to the Office of Financial Services - Accounts Payable completed Expense Settlement Forms located on the Forms site on Webadvisor. The completed Expense Settlement Forms need to include all original receipts, as well as all remaining funds not expended but advanced via cash advance before the trip began. The program leader may complete a single Expense Settlement Form for all participants.

Program Leaders are encouraged to exchange excess foreign currency back into dollars BEFORE returning to the USA, and no later than at the airport at which you enter the US. Foreign currency returned to CCU as unused on the program will need to be exchanged back at local Grand Strand banks resulting in significant costs that will be billed back to the program and delay in completion of the closing of all budgets for the program. Any expenses done through Bank of America Works must not be included on the Expense Settlement Form.

Formats and suggested tracking worksheets are available through OIPS. If you have any questions or need advice about managing finances, please feel free to reach out to Geoffrey Parsons or Lori Patterson

Program Leader Conduct Abroad
Faculty are expected to act in a professional manner throughout the program and observe appropriate faculty-student and faculty-colleague relations as expected while on campus. Faculty and staff leading CCU study abroad programs may consume alcohol in moderation during the non-scheduled time frame of the program as long as doing so does not inhibit their ability to respond to a student’s need for assistance. Consumption of alcohol in the presence of students is strongly discouraged, however, due to the nature of
the international study programs (e.g., common meal scheduling during the entire program or programmatic activities abroad with hosts in which alcohol is presented at a meal or other function as a part of the culture), there are circumstances in which program leader consumption of alcohol with students is permissible, as long as consumption of alcohol is done in moderation. In this case, program leaders must recognize the risk potential. In the event that there are students participating in the program who are under the legal age to drink in the respective geographic location, then CCU faculty or staff leading the program must guarantee that an alternative non-alcoholic beverage is available to these students at all events. Illegal drug use, transport, sales, manufacture, or possession is not permitted while on Coastal Carolina University programs under any circumstances by any participants. Program leaders must participate in program leader orientation and comply with all university policies while abroad.

Pre-Departure Orientation
CCU, OIPS and faculty have an obligation to provide program participants with information regarding the experience abroad to ensure safety of all participants and the communities they’ll visit. Each program must require that all participants participate in a pre-departure orientation session in which both program-related materials and safety and security related issues are discussed. OIPS MUST be involved in this orientation for each program and program leaders are asked to coordinate with Lori Patterson to determine a time for the session as OIPS staff will need to present general information on student conduct, safety, and health.

The pre-departure orientation must provide students with the following information:

- **Course requirements:** Be sure that all participants have a clear understanding of what the course requirements are and how their work will be evaluated and graded.

- **Detailed program information:** Distribute an itinerary that shows both the expectation for each day of the program and the destination for each day if the program moves from place to place. Hotel address, phone, and other contact information for each day would also be valuable in case a student becomes separated from the group. Please encourage participants to share a copy of the itinerary/syllabus with their families or significant others in case the student should need to be reached during the program.

Ensure that students also understand what the program dates are, when and where the program concludes, and when final projects are due. Emphasize that excursions arranged are part of the academic program and are not optional and that they are not to be missed. Clarify whether or not extensions for assignments and projects that are part of the course will be available. The program leaders must provide a copy of program requirements to OIPS and to the respective department chair.

Explain to participants what responsibilities are the program leader’s for the duration of the program and where the program leader’s responsibilities to them, and to the program, end. It is also incumbent upon the program leaders to get to know each of the students on the trip. This normally takes place during the orientation sessions but if the program leader happens to have a student enrolled in the class who he or she does not know, then the program leader needs to arrange a time for a visit before departure. From the moment the group begins to assemble at the airport, the program leader’s responsibility begins. If the program leader does not know his or her students, it will be difficult to identify someone who might be missing.

- **Financial information:** Make sure that students are aware of any out-of-pocket expenses and how much money they should expect to bring with them. Also provide guidance as to whether students should carry travelers’ checks and/or local currency; if they will have access to ATMs; and if they can
use credit cards. Remind students to notify their banks before leaving that they will be staying in a particular country for a specified amount of time to ensure that their banks do not cancel their cards or freeze their account.

- **Behavioral expectations & Student Conduct**: Students remain subject to CCU’s student conduct regulations even when they are off campus or out of the country. All participants need to be aware that they are subject to the laws of the host country (e.g., due process and freedom of speech are not the \"law of the land\" in many parts of the world, and regulations regarding drugs, alcohol, driving, and general public behavior may be far more severe than in the U.S.). *If the group is traveling to an area with distinctly different culture norms, it is also critical that students understand the type of behavior that might have very serious consequences. Coordinate with OIPS to bring this part of the orientation to your students.*

It is the university policy, compliant with the university's Student Code of Conduct, that under-age drinking is not permitted. Under age means under the legal age to drink in a particular jurisdiction. The drinking age can vary from country to country, so \"under age\" will be determined by the laws of the country being visited. Irrespective of age, students are expected to behave in a responsible manner and under no circumstances will excessive drinking be tolerated. Illegal drug use, transport, sales, manufacture, or possession is not permitted while on Coastal Carolina University programs under any circumstances. These policies should be reviewed with students prior to their departure, with emphasis on the types of conduct that could lead to termination from the program. This could include being sent back to the U.S. at the student’s expense and the forfeiture of tuition and program fees.

Inform students of the disciplinary process, including verbal warning, written warning, and expulsion from the program.

- **Health & Safety**: Inform students about any health hazards in the host country (insects, drinking water, disease, etc.). Be sure that students are advised of any other risks or hazards inherent in the program. CCU’s Student Health Services can arrange to provide many of the vaccines recommended by the CDC and can provide prescriptions for other medications. At your request, the OIPS can arrange for the local administration of injections and vaccines. Check the State Department country-specific information and check for local safety and security conditions (www.state.gov). This information was checked in the planning stages of your program, but it is a good idea to check it again just prior to departure.

Students should be strongly discouraged from putting themselves at increased risk during the program; for instance, even if hang-gliding lessons are available during their free time while on the program, they should wait until they’ve returned to the States to start that activity because it may impact their ability to participate in the academic program, endanger their health, and any outcomes from such activity may not be covered under insurance students carry.

- **Packing Tips**: Please let students know what they should expect to bring with them for the duration of their trip (e.g. comfortable walking shoes, dive equipment, rain coat), and if they will be visiting places that require specific attire. Centers of business, formal events or churches/mosques may have restrictions as to the type of clothing that you are permitted to or expected to wear. Also let students know if they should expect to be carrying their luggage for any length of time as that may influence the amount they pack and some low-cost air carriers, trains, and buses may have limitations to the amount of luggage that is allowed. Remind students to bring their passports.

- **Class Registration**: OIPS will work with the Registrar’s Office and assist in registering the students who have satisfied the participation criteria and paid all program fees.
We hope that this guide is helpful in working to develop a new program and in serving as a reference for Program Leaders. Please send any questions, comments or suggestions about this guide to Geoff Parsons or Lori Patterson as we are always seeking ways to improve the support offered to program leaders on these programs.

We thank you for your commitment to making such programs available to students!
Appendix

International Insurance for CCU Students, Faculty, and Staff
World Class Coverage Plan  
designed for  
Coastal Carolina University  
Study Abroad Participants  
2014  

administered by Cultural Insurance Services International • 1 High Ridge Park • Stamford, CT 06905

This plan is underwritten by Arch Insurance Company, A Missouri Corporation (NAIC #11150) Executive offices are located at One Liberty Plaza, New York, NY 10006. Coverage subject to actual policy language.

Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the Policy. In the event of any conflict between this Description of Coverage and the Policy, the Policy will govern.

<table>
<thead>
<tr>
<th>Schedule of Benefits</th>
<th>Policy # 11ST81829201</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage and Services</td>
<td>Maximum Limits</td>
</tr>
</tbody>
</table>

**Section I**

- Accidental Death Per Insured: $10,000
- Medical expenses (per Accident or Sickness):
  - Deductible: zero
  - Basic Medical: $100,000 at 100%
- Extension of Benefits: 30 days
- Emergency Medical Reunion: $2,000
- Baggage and Personal Effects: $250 deductible, $50
- Trip Delay Quarantine Only: up to $2,500

**Section II**

- Medical Evacuation/Repatriation: $100,000
- Return of Mortal Remains: $50,000

**Section III**

- Security Evacuation (COMPREHENSIVE): $100,000

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**Section I - Benefit Provisions**

Benefits are payable under this Policy for Covered Expenses incurred by an Insured Person for the items stated in the Schedule of Benefits. Benefits shall be payable to either the Insured Person or the Service Provider for Covered Expenses incurred Worldwide. The first such expense must be incurred by an Insured within 30 days after the date of the Accident or commencement of the Sickness; and:

- All expenses must be incurred by the Insured within 52 weeks from the date of the Accident or commencement of the Sickness; and
- The Insured must remain continuously insured under the Policy for the duration of the treatment.

The charges enumerated herein shall in no event include any amount of such charges which are in excess of Reasonable and Customary charges. If the charge incurred is in excess of such average charge such excess amount shall not be recognized as a Covered Expense. All charges shall be deemed to be incurred on the date such services or supplies, which give rise to the expense or charge, are rendered or obtained.

**Accidental Death and Dismemberment Benefit**

**Accidental Death Benefit.** If Injury to the Insured results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Maximum Amount.

**Accidental Dismemberment Benefit.** If Injury to the Insured results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Maximum Amount shown below for that Loss:

<table>
<thead>
<tr>
<th>For Loss of:</th>
<th>Percentage of Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both Hands or Both Feet</td>
<td>100%</td>
</tr>
<tr>
<td>Sight of Both Eyes</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and One Foot</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand and the Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>One Foot and the Sight of One Eye</td>
<td>100%</td>
</tr>
<tr>
<td>Speech and Hearing in Both Ears</td>
<td>100%</td>
</tr>
<tr>
<td>One Hand or One Foot</td>
<td>50%</td>
</tr>
<tr>
<td>The Sight of One Eye</td>
<td>50%</td>
</tr>
<tr>
<td>Speech or Hearing in Both Ears</td>
<td>50%</td>
</tr>
<tr>
<td>Hearing in One Ear</td>
<td>25%</td>
</tr>
<tr>
<td>Thumb and Index Finger of Same Hand</td>
<td>25%</td>
</tr>
</tbody>
</table>

“Loss” of a hand or foot means complete severance through or above the wrist or ankle joint. “Loss” of sight of an eye means total and irrecoverable loss of the entire sight in that eye. “Loss” of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. “Loss” of speech means total and irrecoverable loss of the entire ability to speak. “Loss” of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.
Accident and Sickness Medical Expenses

The Company will pay Covered Expenses due to Accident or Sickness only, as per the limits stated in the Schedule of Benefits. Coverage is limited to Covered Expenses incurred subject to Exclusions. All bodily Injuries sustained in any one Accident shall be considered one Disablement, all bodily disorders existing simultaneously which are due to the same or related causes shall be considered one Disablement. If a Disablement is due to causes which are the same or related to the cause of a prior Disablement (including complications arising there from), the Disablement shall be considered a continuation of the prior Disablement and not a separate Disablement.

Treatment of an Injury or Illness must occur within 30 days of the Accident or onset of the Illness.

When a covered Injury or illness is incurred by the Insured Person the Company will pay Reasonable and Customary medical expenses excess of the Deductible and Coinsurance as stated in the Schedule of Benefits. In no event shall the Company’s maximum liability exceed the maximum stated in the Schedule of Benefits as to Covered Expenses during any one period of individual coverage.

The Deductible and Coinsurance amount consists of Covered Expenses which would otherwise be payable under this Policy. These expenses must be borne by the Insured Person.

Covered Accident and Sickness Medical Expenses

For the purpose of this section, only such expenses, incurred as the result of a Disablement, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered Covered Expenses:

- Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital’s average charge for semiprivate room and board accommodation
- Charges made for Intensive Care of Coronary Care charges and nursing services
- Charges made for diagnosis, treatment and Surgery by a Physician
- Charges made for an operating room
- Charges made for Outpatient treatment, same as any other treatment covered on an Inpatient basis. This includes ambulatory Surgical centers, Physicians’ Outpatient visits/examinations, clinic care, and Surgical consultation.
- Charges made for cost and administration of anesthetics.
- Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood, transfusions, and medical treatment
- Charges for physiotherapy, if recommended by a Physician for the treatment of a specific Disablement and administered by a licensed physiotherapist
- Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or Surgeon
- Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items
- Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only within the metropolitan area in which the Insured Person is located at that time the service is used. If the Insured Person is in a rural area, then qualified licensed ground ambulance transportation to the nearest metropolitan area shall be considered a Covered Expense
- Nervous or Mental Disorders: are payable, a) up to $500 for outpatient treatment; or b) up to $5,000 on an inpatient basis. The Company shall not be liable for more than one such inpatient or outpatient occurrence per lifetime under the Policy with respect to any one Insured
- Chiropractic Care and Therapeutic Services shall be limited to a total of $50 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per injury or illness. The overall maximum coverage per injury or illness is $500.00 which includes x-ray and evaluation charges.

Extension of Benefits

Medical benefits are automatically extended 30 days after expiration of the Policy. The Company will arrange and pay for round trip economy-class transportation for individual selected by the Insured Person, from the Insured Person’s Home Country to the location where the Insured Person is hospitalized and return to the current Home Country. The benefits payable will include:

- The cost of a round trip economy airfare (to a maximum of $75.00 per day) up to the maximum stated in the Schedule of Benefits, Emergency Medical Reunion.
- Hotel and meals (to a maximum of $75.00 per day) up to the maximum stated in the Schedule of Benefits, Emergency Medical Reunion.

All transportation in connection with an Emergency Medical Reunion should be pre-approved and arranged by an Assistance Company representative appointed by the Company.

Trip Delay Quarantine Only

The Company will reimburse the Insured Person for Covered Expenses on a one-time basis, up to the maximum shown in the Schedule, if the Insured Person is delayed en route or from the trip for twenty four (24) or more hours due to quarantine.

Covered Expenses Include: Meals and lodging limited to $100 per day.

Baggage and Personal Effects

The Company will reimburse the Insured Person, up to the amount stated in the Schedule of Benefits, Baggage and Personal Effects, for theft or damage to baggage and personal effects, checked with a Common Carrier provided the Insured Person has taken all reasonable measures to protect, save and/or recover his/her property at all times. The baggage and personal effects must be owned by and accompany the Insured Person at all times.

There will be a per article limit of $100.

The Company will pay the lesser of the following:
1. The actual cash value (cost less proper deduction for depreciation at the time of loss, theft or damage):
2. The cost to repair or replace the article with material of a like kind and quality; or
3. $100 per article.

Exclusions

For all benefits listed in the Schedule of Benefits this Insurance does not cover:

- Pre-Existing conditions, except as defined in the Definitions section;
- (This exclusion does not apply to Emergency Medical Evacuation/Repatriation and Return of Mortal Remains)

Note: This policy does pay benefits to a maximum of $500 for loss due to a pre-existing condition.

- Charges for treatment which exceed Reasonable and Customary charges
- Charges incurred for Surgery or treatments which are, Experimental/Investigational, or for research purposes
• Services, supplies or treatment, including any period of Hospital confinement, which were not recommended, approved and certified as Medically Necessary and reasonable by a Physician

• Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with a) war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war; or b) mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power

• Injury sustained while participating in professional athletics

• Routine physicals, immunizations, or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations, except in the course of a Disablment established by a prior call or attendance of a Physician

• Treatment of the Temporomandibular joint

• Vocational, speech, recreational or music therapy

• Services or supplies performed or provided by a Relative of the Insured Person, or anyone who lives with the Insured Person

• Cosmetic or plastic Surgery, except as the result of a covered Accident; for the purposes of this Policy, treatment of a deviated nasal septum shall be considered a cosmetic condition

• Elective Surgery or Elective Treatment which can be postponed until the Insured Person returns to his/her Home Country, where the objective of the trip is to seek medical advice, treatment or Surgery

• Treatment and the provision of false teeth or dentures, normal ear tests and the provision of hearing aids

• Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by Accidental bodily Injury incurred while insured hereunder

• Any Mental and Nervous disorders or rest cures, unless otherwise covered under this Policy

• Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services

• Congenital abnormalities and conditions arising out of or resulting therefrom

• The cost of the Insured Person's unused airline ticket for the transportation back to the Insured Person's Home Country, where an Emergency Medical Evacuation or Repatriation and/or Return of Mortal remains benefit is provided

• Expenses as a result or in connection with the commission of a felony offense

• Injury sustained while taking part in mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle or motorcycle; parasailing

• Treatment paid for or furnished under any other individual or group policy or other service or medical pre-payment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual

• Injuries for which benefits are payable under any no-fault automobile Insurance Policy

• Dental care, except as the result of Injury to natural teeth caused by Accident, unless otherwise covered under this Policy

• Routine Dental Treatment

• Drug, treatment or procedure that either promotes or prevents conception, or prevents childbirth, including but not limited to artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion limited to $500

• Treatment for human organ tissue transplants or bone marrow transplant and their related treatment

• Expenses incurred within the Insured Person’s home country or country of residence, unless otherwise covered under this Policy

• Weak, strained or flat feet, corns, calluses, or toenails

• Diagnosis and treatment of acne

• Charges for treatment which is not Medically Necessary;

• Injury or Illness claim which is not presented to the Company for payment within 12 months of receiving treatment

• Travel arrangements that were neither coordinated by nor approved by the Assistance Company in advance, unless otherwise specified

• Covered Expenses incurred for which the Trip to the Host Country was undertaken to seek medical Treatment for a condition

• Sex change operations, or for Treatment of sexual dysfunction or sexual inadequacy

• Weight reduction programs or the surgical Treatment of obesity.

In addition to the exclusions listed above, the following exclusions apply to Accidental Death and Dismemberment Insurance only:

• Any consequence, whether directly or indirectly, proximately or remotely occasioned by, contributed to by, or traceable to, or arising in connection with war, invasion, act of foreign enemy hostilities, warlike operations (whether war be declared or not), or civil war; mutiny, riot, strike, military or popular uprising insurrection, rebellion, revolution, military or usurped power;

• Injury sustained while the Insured Person is riding as a passenger in any aircraft (a) not having a current and valid Airworthy Certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft

• Service in the military, naval or air service of any country

• While riding or driving in any kind of competition.

• Injury occurred or occurring while the Insured Person is committing or attempting to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal occupation

• Disease of any kind; Sickness of any kind

• Bacterial infections except pyogenic infection which shall occur through an accidental cut or wound

• Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type.

• Suicide or any attempt thereof, while sane or self destruction or any attempt thereof, while insane

• Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting from, any type of aircraft.

Subrogation

To the extent the Company pays for a loss suffered by an Insured, the Company will take over the rights and remedies the Insured had relating to the loss. This is known as subrogation. The Insured must help the Company to preserve its rights against those responsible for the loss. This may involve signing any papers and taking any other steps the Company may reasonably require. If the Company takes over an Insured's rights, the Insured must sign an appropriate subrogation form supplied by the Company.

Definitions

Accident or Accidental means an event, independent of Illness or self inflicted means, which is the direct cause of bodily Injury to an Insured Person.

Coinsurance means the percentage amount of eligible Covered Expenses, after the Deductible, which are the responsibilities of the Insured Person and must be paid by the Insured Person. The Coinsurance amount is stated in the Schedule of Benefits, under each stated benefit.

Company shall be Arch Insurance Company.

Covered Expenses means expenses which are for Medically Necessary services, supplies, care, or treatment; due to Illness or Injury; prescribed, performed or ordered by a Physician; Reasonable and Customary charges; incurred while insured under this Policy; and which do not exceed the maximum limits shown in the Schedule of Benefits, under each stated benefit.
The term "Deductible" means the amount of eligible Covered Expenses which are the responsibility of each Insured Person and must be paid by each Insured Person before benefits under the Policy are payable by the Company. The Deductible amount is stated in the Schedule of Benefits, under each stated benefit.

The term "Disability" as used with respect to medical expenses means an Illness or an Accidental bodily Injury necessitating medical treatment by a Physician as defined in this Policy.

The term "Effective Date" means the date the Insured's Persons coverage under this Policy begins. The Effective Date of this Policy is the later of the following:

1. The Date the Company receives a completed Application and premium for the Policy Period or
2. The Effective Date requested on the Application or
3. The Date the Company approves the Application

The term "Elective Surgery or Elective Treatment" means surgery or medical treatment which is not necessitated by a pathological or traumatic change in the function or structure in any part of the body first occurring after the Insured's effective date of coverage. Elective Surgery includes, but is not limited to, circumcision, tubal ligation, vasectomy, breast reduction, sexual reassignment surgery, and submucous resection and/or other surgical correction for deviated nasal septum, other than for necessary treatment of covered purulent sinusitis. Elective Surgery does not apply to cosmetic surgery required to correct a covered Accident.

The term "Emergency" means a medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing the Insured Person's life or limb in danger if medical attention is not provided within 24 hours.

The term "Family Member" means a spouse, parent, sibling or Child of the Insured Person.

The term "Home Country" means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment.

The term "Hospital" as used in this Policy means a place that 1.) is legally operated for the purpose of providing medical care and Treatment to sick or injured persons for which a charge is made that the Insured is legally obligated to pay in the absence of insurance 2.) provides such care and Treatment in medical, diagnostic, or surgical facilities on its premises, or those prearranged for its use; 3.) provides 24-hour nursing service under the supervision of a Registered Nurse at all times; and 4.) operates under the supervision of a staff of one or more Doctors. Hospital also means a place that is accredited as a hospital by the Joint Commission on Accreditation of Hospitals, American Osteopathic Association, or the Joint Commission on Accreditation of Health Care Organizations (JCAHO).

Hospital does not mean:
- a convalescent, nursing, or rest home or facility, or a home for the aged;
- a place mainly providing custodial, educational, or rehabilitative care; or
- a facility mainly used for the Treatment of drug addicts or alcoholics.

The term "Illness" wherever used in this Policy means sickness or disease of any kind contracted and commencing after the Effective Date of this Policy and Disability covered by this Policy.

The term "Injury" wherever used in this Policy means accidental bodily injury or injuries caused by an accident. The Injury must be the direct cause of the loss, independent of disease, bodily infirmity or other causes. Any loss due to Injury must begin after the Effective Date of this policy.

The term "Insured Person(s)" means a person eligible for coverage under the Policy as defined in "Eligible Persons" who has applied for coverage and is named on the application and for whom the company has accepted premium. This may be the Insured Person or Dependent(s).

The term "Medically Necessary or Medical Necessity" shall mean services and supplies received by the Insured Person while insured that are determined by the Company to be: 1) appropriate and necessary for the symptoms, diagnosis, or direct care and Treatment of the Insured Person's medical conditions; 2) within the standards the organized medical community deems good medical practice for the Insured Person's condition; 3) not provided solely for educational purposes or primarily for the convenience of the Insured Person, the Insured Person's Physician or another Service Provider or person; 4) not Experimental/Investigational or unproven, as recognized by the organized medical community, or which are used for any type of research program or protocol; and 5) not excessive in scope, duration, or intensity to provide safe and adequate, and appropriate Treatment. For Hospital stays, this means that acute care as an Inpatient is necessary due to the kinds of services the Insured Person is receiving or the severity of the Insured Person's condition, in that safe and adequate care cannot be received as an Outpatient or in a less intensified medical setting. The fact that any particular Physician may prescribe, order, recommend, or approve a service, supply, or level of care does not, of itself, make such Treatment Medically Necessary or make the charge of a Covered Expense under this Policy.

The term "Mental and Nervous Disorder" shall mean any condition or disease listed in the most recent edition of the International Classification of Diseases as a mental disorder, which exhibits clinically significant behavioral or psychological disorder marked by a pronounced deviation from a normal healthy state and associated with a present painful symptom or impairment in one or more important areas of functioning.

The term "Permanent Residence" means the country where an Insured Person has his or her true, fixed and permanent home and principal establishment, and to which he or she has the intention of returning.

The term "Physician" as used in this Policy means a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform Surgery in accordance with the laws of the jurisdiction where such professional services are performed; however, such definition will exclude chiropractors and physiotherapists.

The term "Pre-existing Condition" for the purposes of this Policy means 1) a condition that would have caused person to seek medical advise, diagnosis, care or treatment during the 180 days prior to the Effective Date of coverage under this Policy; 2) a condition for which medical advise, diagnosis, care or treatment was recommended or received during the 180 days prior to the Effective Date of coverage under this Policy; 3) expenses for a Pregnancy existing on the Effective Date of coverage under this Policy.

The term "Reasonable and Customary" means the maximum amount that the Company determines is Reasonable and Customary for Covered Expenses the Insured Person receives, up to but not to exceed charges actually billed. The Company's determination considers: 1) amounts charged by other Service Providers for the same or similar service in the locality were received, considering the nature and severity of the bodily Injury or Illness in connection with which such services and supplies are received; 2) any usual medical circumstances requiring additional time, skill or experience; and 3) other factors the Company determines are relevant, including but not limited to, a resource based relative value scale. For a Service Provider who has a reimbursement agreement, the Reasonable and Customary charge is equal to the amount that constitutes payment in full under any reimbursement agreement with the Company.

If a Service Provider accepts as full payment an amount less than the negotiated rate under a reimbursement agreement, the lesser amount will be the maximum Reasonable and Customary charge. The Reasonable and Customary charge is reduced by any penalties for which a Service Provider is responsible as a result of its agreement with the Company.